

## SCHEDULE OF CHARGES FOR CMS SERVICES

### 1. For Virtual Account Management (VAM) Module:

SI No.	Event	Present Charges	Revised Charges*
1.	Creation of Virtual Account	Rs. 2/- per Virtual Account (one-time charge at time of creation of Virtual Accounts)	Same as Present
2.	Transactions through Virtual Account	Rs. 2/- per transaction	Same as Present

### 2. For Payment System:

SI No.	Mode of transactions	Present Charges	Revised Charges*	
1.	On Boarding Charges	₹10000.00	₹10000.00 (Negotiable)	
2.	RTGS	Rs 2 Lakh to 5 Lakh	Rs 24/-	Rs.2 Lakh to Rs.5 Lakh Same as Present
		Above Rs 5 Lakh	Rs 49/-	
3.	NEFT	Up to Rs.10000/-	RS.1.75	Up to Rs.10000/-
		Above Rs.10000/- to Rs 1 lakh	RS.4.25	Above Rs.10000/- to Rs 1 lakh
		Above Rs.1 Lakh to Rs 2 Lakh	RS.14.25	Above Rs.1 Lakh to Rs 2 Lakh
		Above Rs.2 Lakh	Rs.24.25	Above Rs.2 Lakh
4.	IMPS	Up to Rs.1000/-	NIL	Up to Rs.1000/-
		Above Rs.1000 to Rs.1 Lakh	Rs 5/-	Above Rs.1000 to Rs.1 Lakh
		Above Rs.1 Lakh	Rs 10/-	Above Rs.1 Lakh Same as Present
5.	IFT	Rs 2	Same as Present	
6.	NACH/APBS Credit (Min ₹ 0.45 per transaction)- <b>Negotiable</b> ₹0.20 NPCI ₹0.25 Destination Bank.			

### 3. For Collection Module (Cash/Cheque collection):

SI No.	Event	Present Charges	Revised Charges*			
1.	Cash/ Cheque Collection	(Charges in paisa /per Rs. 1000/-)				
		Type of Centre	Annual Turn Over (in Crore)		Same as Present	
			>250	100-250		<100
		Metro	25	25		50
		Urban	50	50		80
		Semi Urban	100	150		200
Rural	150	200	300			

\*Revised Charges will be applicable from 01.08.2026

SERVICE CHARGES FOR CMS /NACH /UPI SERVICES				
Event	Charges from Corporate (ex-GST)		Charges from PNB Customer (ex-GST)	
	Existing	Revised Charges**	Existing	Revised Charges**
<b>1. Non-Sponsor NACH Mandate based Debit Transactions pushed by NPCI (NACH Inward Debit-PNB Customers):</b>				
a. Mandate Registration	₹5 per mandate	Min ₹10 per Transaction	₹125.00 per Mandate(physical)	₹125.00 per Mandate
b. Transaction Charges	₹0.50 per transaction	₹0.70 per transaction	0.00 per transaction	0.00 per transaction
c. Transaction Return Charges (Financial Reasons)	0	0	₹250.00 per transaction	₹250.00 per transaction
<b>2. NACH Mandate based collection for Sponsored Corporate Customers (NACH Debit Outward-Other Bank customers):</b>				
a. Mandate Registration	₹50.00 per Mandate	Min ₹10 per Transaction	Not prescribed	N/A
b. Transaction Charges	₹2.00 per transactions	₹0.70 per transaction		
c. Transaction Return Charges (Financial Reasons)	0	0		
<b>3. Bank Sponsored Direct Debit Mandate based collection for Corporate Customers (PNB Customers):</b>				
a. Mandate Registration	₹20.00 per mandate	Min ₹10.00 per mandate	₹125.00 per Mandate	₹125.00 per Mandate
b. Transaction Charges	₹3.00 per transactions	Min ₹0.70 per mandate	0.00 per transaction	0.00 per transaction
c. Transaction Return Charges (Financial Reasons)	₹20.00 per transactions	Min ₹2.00 per return	₹250.00 per transaction	₹250.00 per transaction
<b>4. Non-Sponsor UPI Mandate based Debit Transactions pushed by NPCI (UPI Mandate Inward Debit-PNB Customers):</b>				
a. Mandate Registration	Waived	Waived	0	₹125.00 per Mandate
b. Transaction Charges	Waived	Waived	0	0.00 per transaction
c. Transaction Return Charges (Financial Reasons)	0	0	0	₹250.00 per transaction
<b>5. UPI Mandate based collection for Sponsored Corporate Customers (UPI Mandate based Debit Outward-Other Bank customers):</b>				
a. Mandate Registration	Waived	Not prescribed	N/A	N/A
b. Transaction Charges	Waived	0.7		
c. Transaction Return Charges (Financial Reasons)	Waived	0		
<b>6. e-NACH Mandate Registration for sponsored Corporate (NACH Outward-Other Bank Customer)</b>				
a. Mandate Registration	₹20.00 per mandate	₹15.00 per Mandate	N/A	N/A
b. Transaction Charges	₹3.00 per transactions	₹2.00 per transaction		
c. Transaction Return Charges (Financial Reasons)	₹20.00 per transactions	0		
<b>7. OTP Based e-Mandate Registration (Direct Debit for sponsored Corporate-PNB Customers)</b>				
a. Mandate Registration	₹20.00 per mandate	₹15.00 per Mandate	₹100.00 per mandate	₹125.00 per Mandate
b. Transaction Charges	₹3.00 per transactions	₹2.00 per transaction	0	0.00 per transaction
c. Transaction Return Charges (Financial Reasons)	₹20.00 per transactions	0	250	₹250.00 per transaction

<b>8. e-NACH Mandate Registration pushed by NPCI (NACH Outward Debit-PNB Customer)</b>				
a. Mandate Registration	As per applicable Interchange	As per applicable Interchange	₹100.00 per mandate	₹125.00 per Mandate
b. Transaction Charges			0	0.00 per transaction
c. Transaction Return Charges (Financial Reasons)			₹250.00 per transaction	₹250.00 per transaction
<b>9.UPI Mandate(Inward PNB Customer)</b>				
a. Mandate Registration	Not prescribed	Not prescribed	Left to Bank/Not prescribed	₹125.00 per Mandate
b. Transaction Charges				0.00 per transaction
c. Transaction Return Charges (Financial Reasons)				₹250.00 per transaction
<b>*(NPCI propose for ₹10 w.e.f. 01/07/2026)</b>				

**\*\*Revised Charges will be effective from 01.08.2026**